Fill in this information to identify the case:

Debtor 1	Joan J. Alleyne
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the: Eastern **District of**	Pennsylvania (State)
Case number	18-13392-djb

Form 4100R

Response to Notice of Final Cure Payment **10/15**

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of Creditor: U.S. Bank Trust National Association, not in its individual capacity, but solely as Trustee of LSF9 Master Participation Trust

Court claim no. (if known): 11

Last 4 digits of any number you use to identify the debtor's account: XXXXXX9902

Property address:

5718 Pentridge St
Number Street

Philadelphia, PA 19143
City State ZIP Code

Part 2: Pre-petition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the pre-petition default on the creditor's claim
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the pre-petition default on the creditor's claim. Creditor asserts that the total pre-petition amount remaining unpaid as of the date of this response is: $________

Part 3: Post-petition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

  The next post-petition payment from the debtor(s) is due on: ________ MM/DD/YYYY

- ☒ Creditor states that the debtor(s) **are not current** on all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

  Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total post-petition payments due:	(a) $	0.00
b. Total fees, charges, expenses, escrow, and costs outstanding	+(b) $	1,400.00
Less Suspense		(70.39)
c. **Total.** Add lines a and b	(c) $	1,329.61

Creditor asserts that the debtor(s) are contractually Obligated for the post-petition payment(s) that first became Due on: 07/01/2025 (MM/DD/YYYY)

There are fees due in the amount of $1,400.00 that are outstanding, and these fees are listed on the Post-Petition Fee Notice filed on 8/10/2018.

Debtor 1 **Joan J. Alleyne** Case number 18-13392-djb
First Name Middle Name Last Name

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the pre-petition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all post-petition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:
☐ I am the creditor
☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

✗ */s/Maria Tsagaris* Date 06/11/2025
Signature

Print Maria Tsagaris Title Authorized Agent for the Creditor
First Name Middle Name Last Name

Company McCalla Raymer Leibert Pierce, LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address 325 Chestnut Street, Suite 725
Number Street

Philadelphia, PA 19106
City State Zip Code

Contact phone 678-281-6532 Email Maria.Tsagaris@mccalla.com

In Re: Joan J. Alleyne	Bankruptcy Case No.:	18-13392-djb
	Chapter:	13
	Judge:	Derek J Baker

CERTIFICATE OF SERVICE

I, Maria Tsagaris, of McCalla Raymer Leibert Pierce, LLP, 325 Chestnut Street, Suite 725, Philadelphia, PA 19106, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within Response to Notice of Final Cure Payment filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Joan J. Alleyne
5718 Pentridge Street
Philadelphia, PA 19143

MICHAEL A. CIBIK, Esq. *(served via ECF Notification)*
Cibik Law, P.C.
1500 Walnut Street, Suite 900
Philadelphia, PA 19102

Kenneth E. West, Trustee *(served via ECF Notification)*
Office of the Chapter 13 Standing Trustee
190 N. Independence Mall West
Suite 701
Philadelphia, PA 19106

United States Trustee *(served via ECF Notification)*
Office of the U.S. Trustee
Robert N.C. Nix Federal Building
Suite 320
Philadelphia, PA 19107

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 06/11/2025 By: */s/Maria Tsagaris*
(date)
Maria Tsagaris,
Authorized Agent for the Creditor

BK Filed Date: 5/22/18

Fay Servicing, LLC

Debtor Name: Alleyne

Post Petition Payment Ledger

Pmt Due/Comments	Amt Due	Date Received	Amt Rec'd	Pmt Satisified	To/From Suspense	Suspense Balance
Begin Suspense					$ -	$ -
	$516.56	6/13/2018	$516.56	6/1/2018	$ -	$ -
	$516.56	7/16/2018	$516.56	7/1/2018	$ -	$ -
	$516.56	8/14/2018	$516.56	8/1/2018	$ -	$ -
	$516.56	9/17/2018	$516.56	9/1/2018	$ -	$ -
	$516.56	10/15/2018	$516.56	10/1/2018	$ -	$ -
	$516.56	11/19/2018	$516.56	11/1/2018	$ -	$ -
	$516.56	12/17/2018	$516.56	12/1/2018	$ -	$ -
	$516.56	1/14/2019	$516.56	1/1/2019	$ -	$ -
	$516.56	2/18/2019	$516.56	2/1/2019	$ -	$ -
	$518.21	3/1/2019	$518.21	3/1/2019	$ -	$ -
		4/9/2019	$516.56		$ 516.56	$ 516.56
	$518.21	5/17/2019	$516.56	4/1/2019	$ (1.65)	$ 514.91
	$518.21	6/14/2019	$516.56	5/1/2019	$ (1.65)	$ 513.26
	$518.21	7/16/2019	$516.56	6/1/2019	$ (1.65)	$ 511.61
	$518.21	8/15/2019	$516.56	7/1/2019	$ (1.65)	$ 509.96
	$518.21	9/16/2019	$516.56	8/1/2019	$ (1.65)	$ 508.31
	$518.21	10/3/2019	$516.56	9/1/2019	$ (1.65)	$ 506.66
	$518.21	11/18/2019	$516.56	10/1/2019	$ (1.65)	$ 505.01
	$518.21	12/16/2019	$516.56	11/1/2019	$ (1.65)	$ 503.36
	$518.21	1/10/2020	$516.56	12/1/2019	$ (1.65)	$ 501.71
	$518.21	2/18/2020	$518.21	1/1/2020	$ -	$ 501.71
	$518.21	3/16/2020	$513.15	2/1/2020	$ (5.06)	$ 496.65
	$513.15	4/14/2020	$518.21	3/1/2020	$ 5.06	$ 501.71
	$513.15	5/18/2020	$513.15	4/1/2020	$ -	$ 501.71
	$513.15	6/15/2020	$513.15	5/1/2020	$ -	$ 501.71
	$513.15	7/16/2020	$513.15	6/1/2020	$ -	$ 501.71
	$513.15	8/17/2020	$513.15	7/1/2020	$ -	$ 501.71
	$513.15	9/4/2020	$518.21	8/1/2020	$ 5.06	$ 506.77
	$513.15	10/16/2020	$518.21	9/1/2020	$ 5.06	$ 511.83
	$513.15	11/16/2020	$513.15	10/1/2020	$ -	$ 511.83
	$513.15	12/14/2020	$513.15	11/1/2020	$ -	$ 511.83
	$513.15	1/13/2021	$513.15	12/1/2020	$ -	$ 511.83
	$513.15	2/12/2021	$513.15	1/1/2021	$ -	$ 511.83
	$513.15	3/10/2021	$532.09	2/1/2021	$ 18.94	$ 530.77
	$532.09	4/15/2021	$532.09	3/1/2021	$ -	$ 530.77
	$532.09	5/17/2021	$532.09	4/1/2021	$ -	$ 530.77
	$532.09	6/14/2021	$532.09	5/1/2021	$ -	$ 530.77
	$532.09	7/15/2021	$532.09	6/1/2021	$ -	$ 530.77
	$532.09	8/16/2021	$532.09	7/1/2021	$ -	$ 530.77
	$522.09	9/16/2021	$532.09	8/1/2021	$ 10.00	$ 540.77
	$522.09			9/1/2021	$ (522.09)	$ 18.68
	$522.09	10/15/2021	$ 532.09	10/1/2021	$ 10.00	$ 28.68
	$522.09	11/15/2021	$ 532.09	11/1/2021	$ 10.00	$ 38.68
	$522.09	12/15/2021	$ 532.09	12/1/2021	$ 10.00	$ 48.68
	$522.09	1/15/2022	$ 532.15	1/1/2022	$ 10.06	$ 58.74
	$522.09	2/15/2022	$ 532.15	2/1/2022	$ 10.06	$ 68.80
	$524.92	3/15/2022	$ 525.00	3/1/2022	$ 0.08	$ 68.88
	$524.92	4/14/2022	$ 522.09	4/1/2022	$ (2.83)	$ 66.05
	$524.92	5/12/2022	$ 522.09	5/1/2022	$ (2.83)	$ 63.22
	$524.92	6/14/2022	$ 522.09	6/1/2022	$ (2.83)	$ 60.39
	$524.92	7/15/2022	$ 524.92	7/1/2022	$ -	$ 60.39
	$524.92	8/15/2022	$ 524.92	8/1/2022	$ -	$ 60.39

BK Filed Date: 5/22/18 Fay Servicing, LLC
Debtor Name: Alleyne Post Petition Payment Ledger

	$524.92	9/15/2022	$ 524.92	9/1/2022	$ -	$ 60.39
	$524.92	10/13/2022	$ 524.92	10/1/2022	$ -	$ 60.39
	$524.92	11/9/2022	$ 524.92	11/1/2022	$ -	$ 60.39
	$524.92	12/9/2022	$ 524.92	12/1/2022	$ -	$ 60.39
		12/13/2022	$ 524.92		$ 524.92	$ 585.31
Payment Reversal		12/21/2022	$ (524.92)		$ (524.92)	$ 60.39
	$ 524.92	1/17/2023	$ 534.92	1/1/2023	$ 10.00	$ 70.39
	$ 524.92	2/15/2023	$ 524.92	2/1/2023	$ -	$ 70.39
	$ 519.84	3/15/2023	$ 519.84	3/1/2023	$ -	$ 70.39
	$ 519.84	4/14/2023	$ 519.84	4/1/2023	$ -	$ 70.39
	$ 519.84	5/12/2023	$ 519.84	5/1/2023	$ -	$ 70.39
	$ 520.67	6/13/2023	$ 520.67	6/1/2023	$ -	$ 70.39
	$ 520.67	7/17/2023	$ 520.67	7/1/2023	$ -	$ 70.39
	$ 520.67	8/16/2023	$ 520.67	8/1/2023	$ -	$ 70.39
	$ 520.67	9/13/2023	$ 520.67	9/1/2023	$ -	$ 70.39
	$ 520.67	10/16/2023	$ 520.67	10/1/2023	$ -	$ 70.39
	$ 520.67	11/13/2023	$ 520.67	11/1/2023	$ -	$ 70.39
	$ 520.67	12/14/2023	$ 520.67	12/1/2023	$ -	$ 70.39
	$ 520.67	1/17/2024	$ 520.67	1/1/2024	$ -	$ 70.39
	$ 520.67	2/15/2024	$ 520.67	2/1/2024	$ -	$ 70.39
	$ 542.52	3/15/2024	$ 542.52	3/1/2024	$ -	$ 70.39
	$ 542.52	4/15/2024	$ 542.52	4/1/2024	$ -	$ 70.39
	$ 542.52	5/14/2024	$ 542.52	5/1/2024	$ -	$ 70.39
	$ 542.52	6/11/2024	$ 542.52	6/1/2024	$ -	$ 70.39
	$ 542.52	7/16/2024	$ 542.52	7/1/2024	$ -	$ 70.39
	$ 542.52	8/16/2024	$ 542.52	8/1/2024	$ -	$ 70.39
	$ 542.52	9/6/2024	$ 542.52	9/1/2024	$ -	$ 70.39
	$ 542.52	10/16/2024	$ 542.52	10/1/2024	$ -	$ 70.39
	$ 542.52	11/12/2024	$ 542.52	11/1/2024	$ -	$ 70.39
	$ 542.52	12/13/2024	$ 542.52	12/1/2024	$ -	$ 70.39
	$ 542.52	1/16/2025	$ 542.52	1/1/2025	$ -	$ 70.39
	$ 542.52	2/17/2025	$ 542.52	2/1/2025	$ -	$ 70.39
	$ 535.43	3/14/2025	$ 535.43	3/1/2025	$ -	$ 70.39
	$ 535.43	4/14/2025	$ 535.43	4/1/2025	$ -	$ 70.39
	$ 535.43	5/14/2025	$ 535.43	5/1/2025	$ -	$ 70.39
	$ 535.43	6/9/2025	$ 535.43	6/1/2025	$ -	$ 70.39
Suspense Balance					$ -	**$ 70.39**
Post-Petition Fees	$ 1,400.00				$ (1,400.00)	$ (1,329.61)
TOTAL DUE					$ -	**$ (1,329.61)**